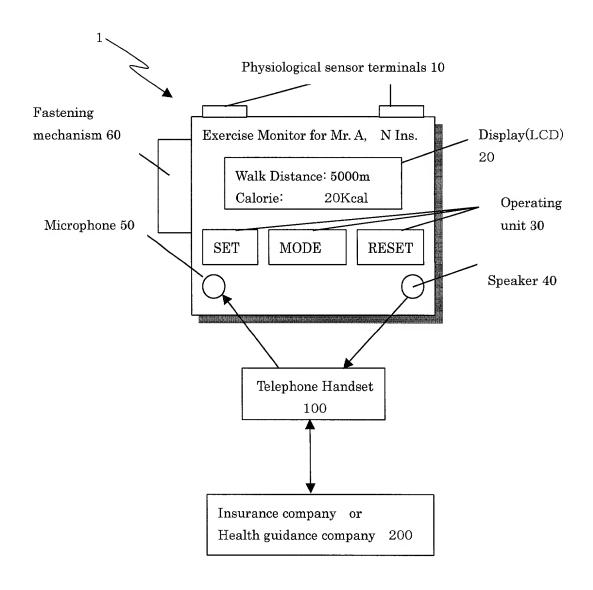
Figure 1

Exercise monitor according to the first preferred embodiment (this may be combined with a portable phone)



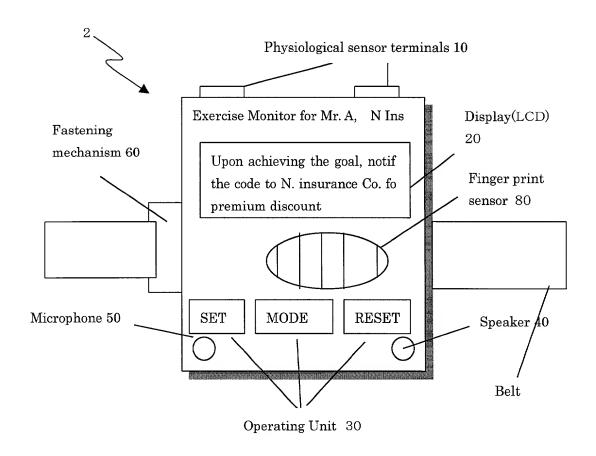


Figure 3 Hardware configuration of the exercise monitor

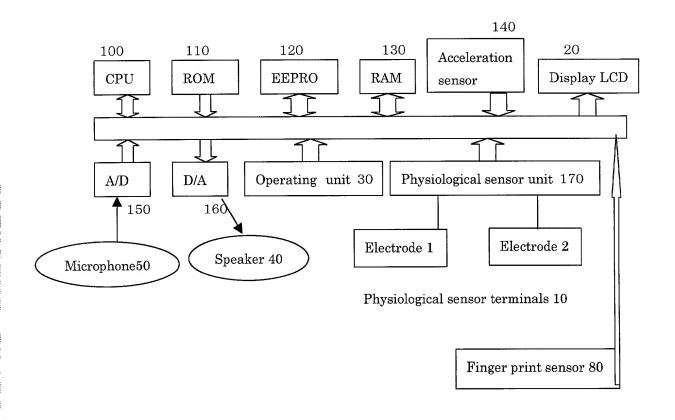
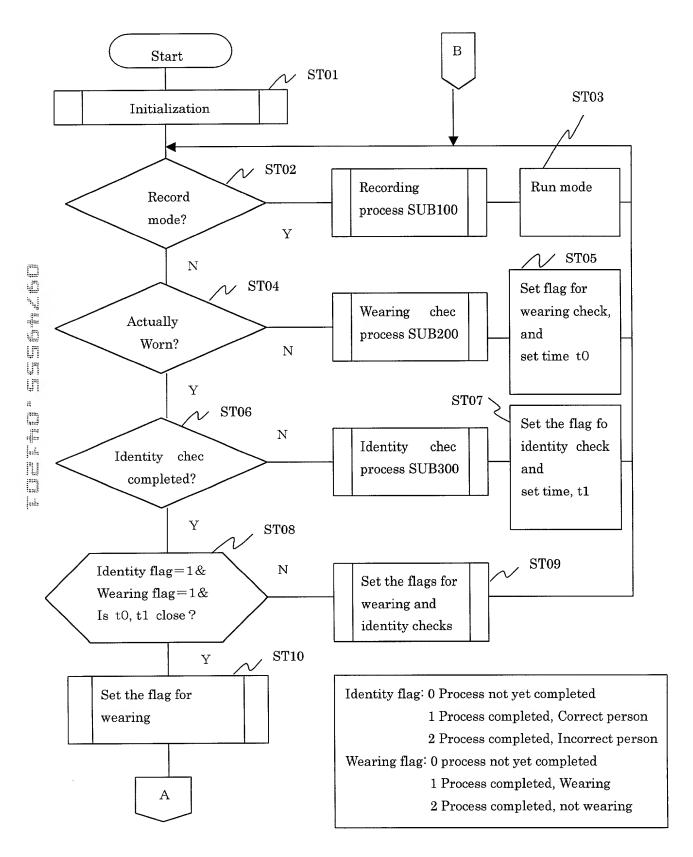


Figure 4



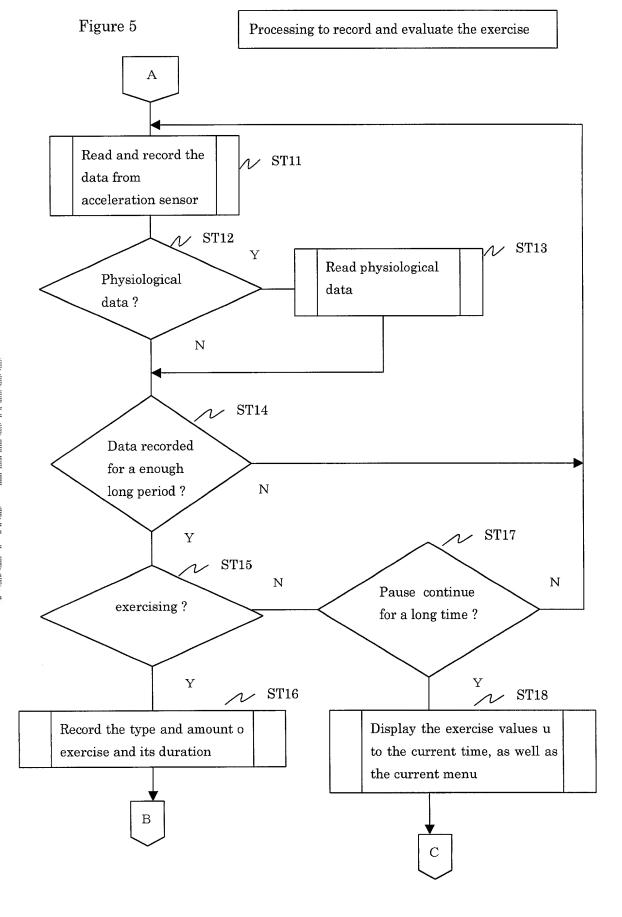


Figure 6

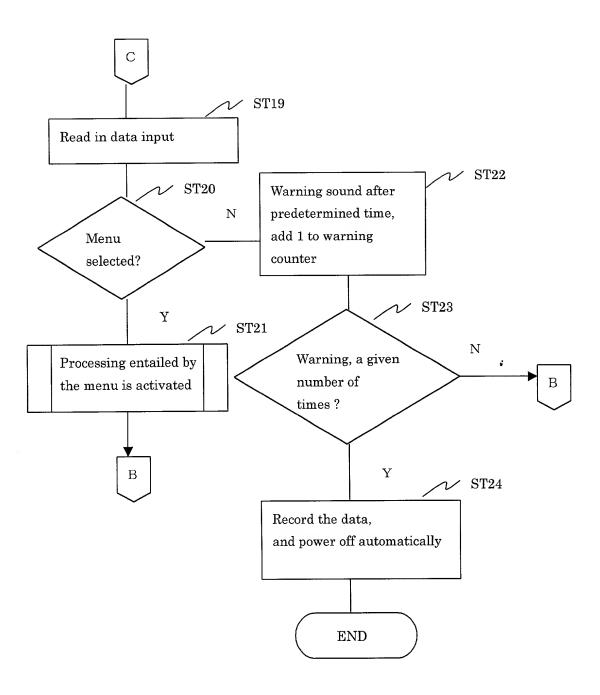


Figure 7

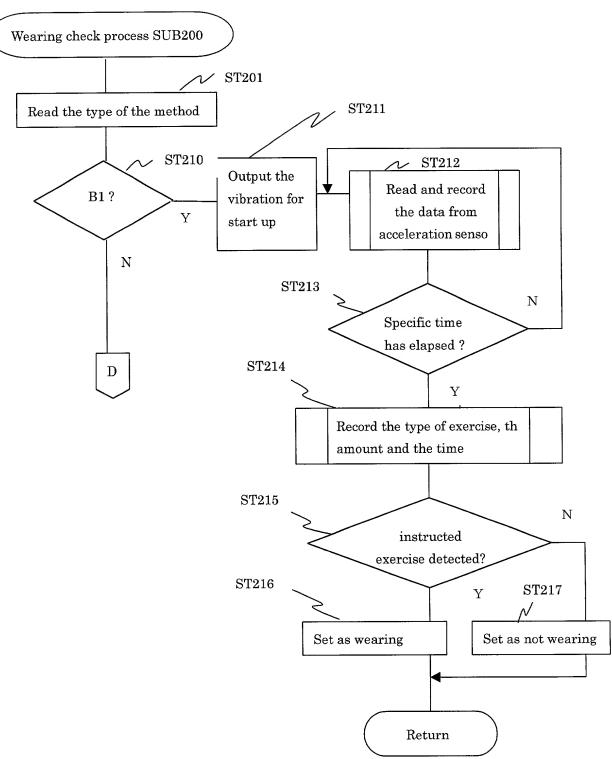


Figure 8

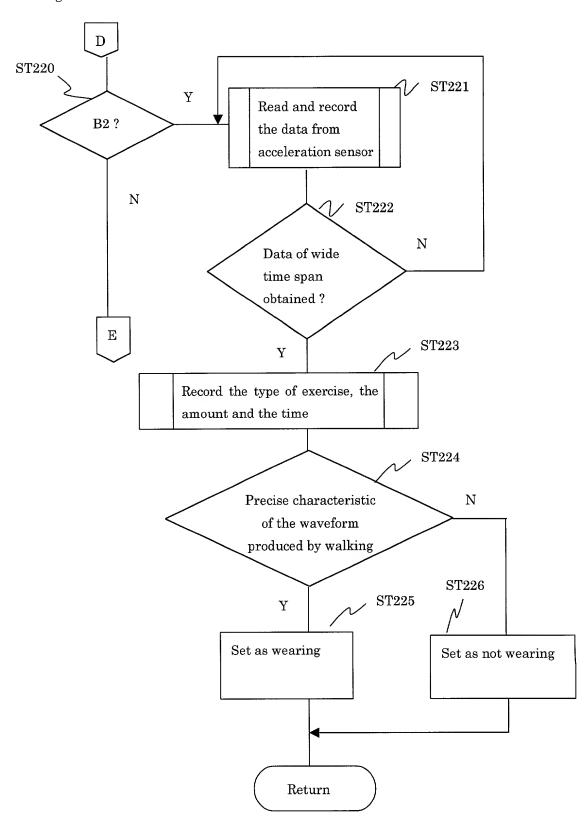


Figure 9

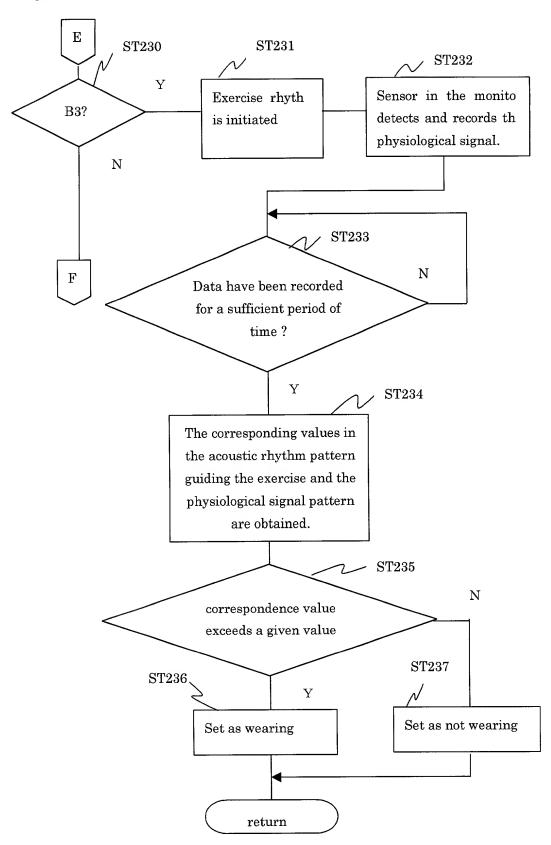
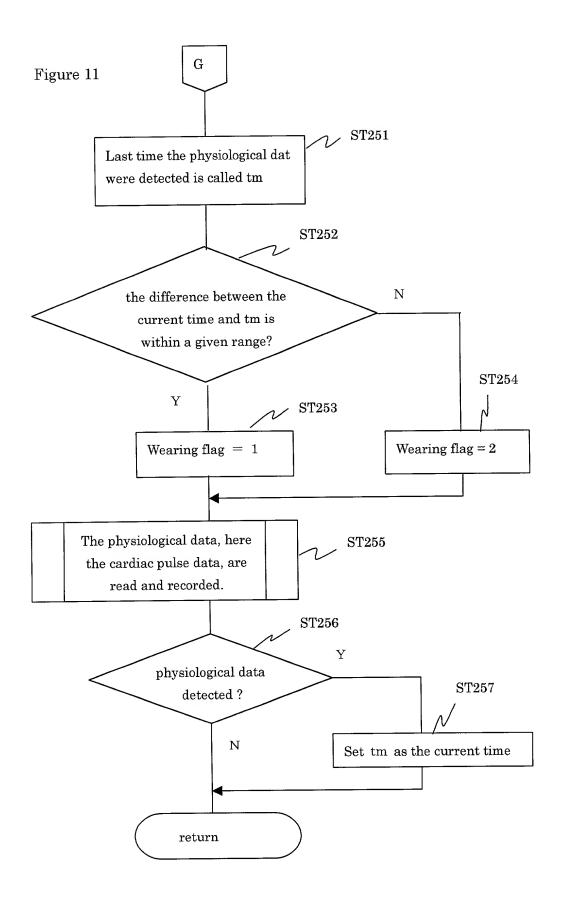
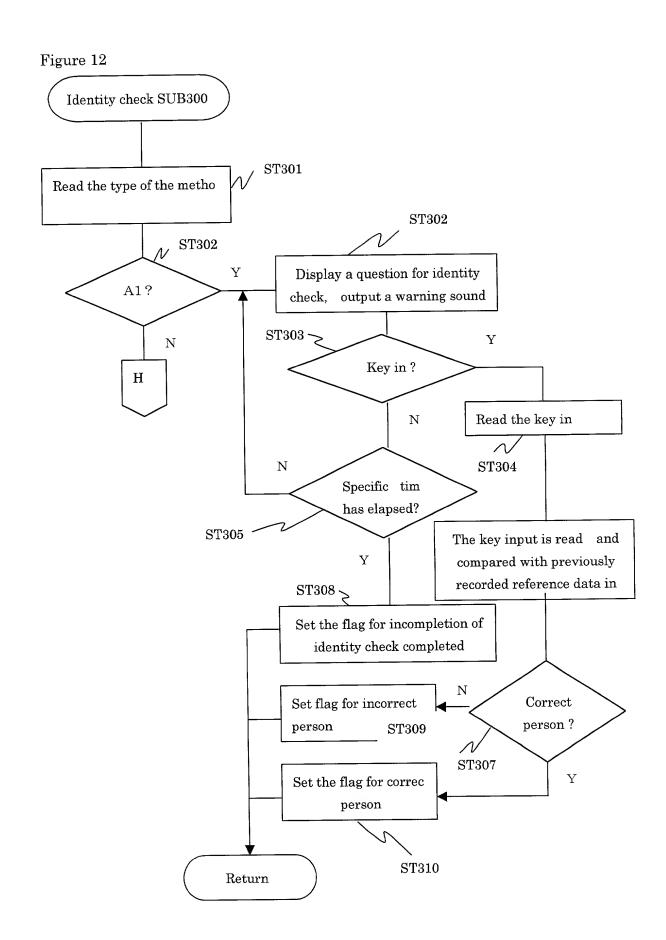
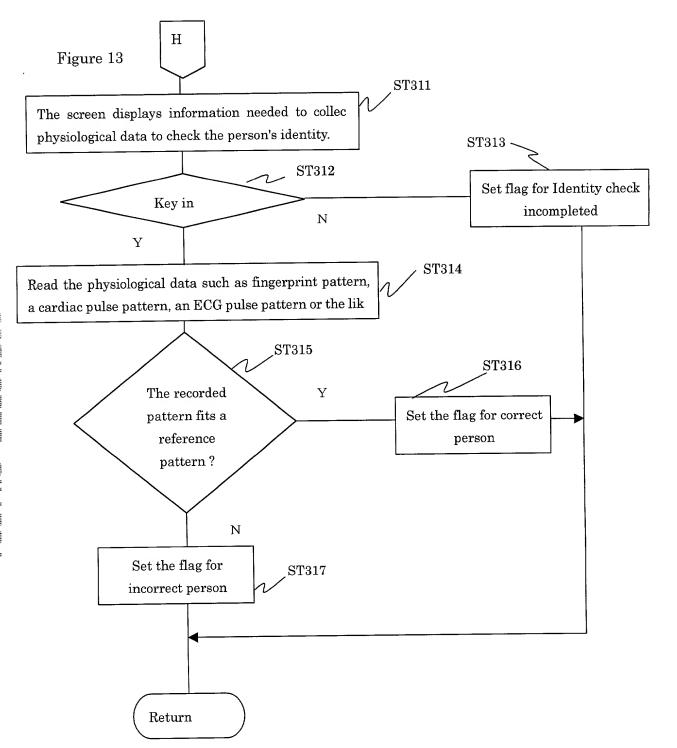


Figure 10 F ST242 ST240 ST241 Y Sensor in the monitor Exercise rhyth B4? is initiated detects and records the physiological signal. N ✓ ST243 N Data have been recorded for a sufficient period of time? Y ST244 The corresponding values in the acoustic rhythm pattern guiding the exercise and the physiological signal pattern are obtained. ST245 N correspondence value exceeds a given value ST247 ST246 Y Set as not wearing Set as wearing return







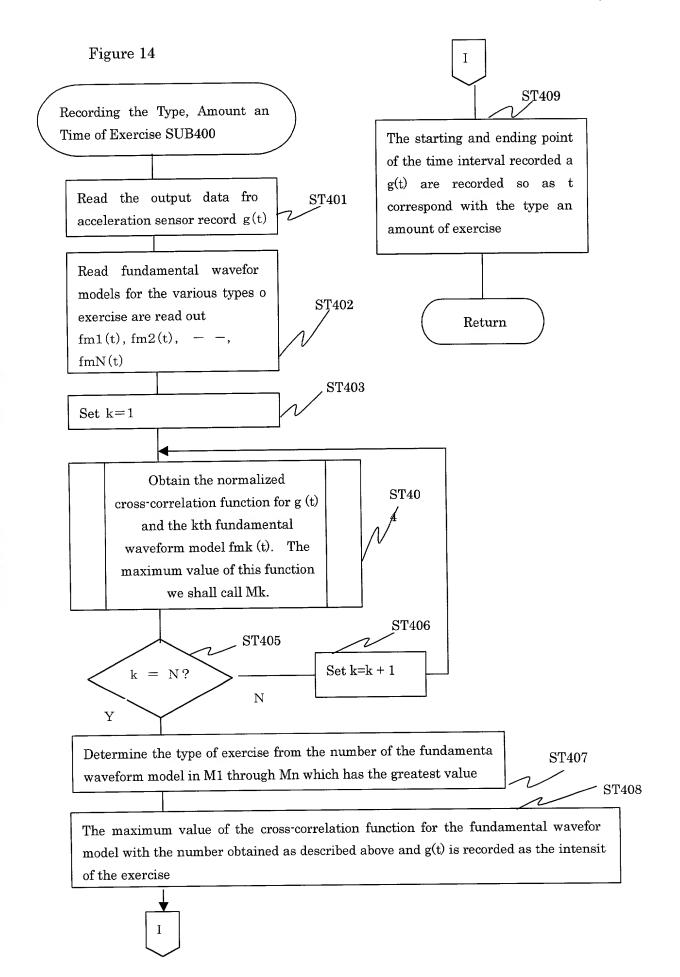


Figure 15

Insurance Premium Management System of th

third preferred embodiment 500 Net Connection Insurance Exercise Insurance Net or Policy Promoter Company Connection Telephone Holder Company 510 (Employee) 520 530 M2 МЗ Information Information for Monitor for ID and recorded exercise exercise M4 Promotion Fee M Exercise advice Information for ID Premium Y Discount  $\Delta\,G$ Medical fee Z Insurance Contract (Information for ID o the policy holders)

Figure 16 Insurance Premium Management System o the fourth preferred embodiment 600

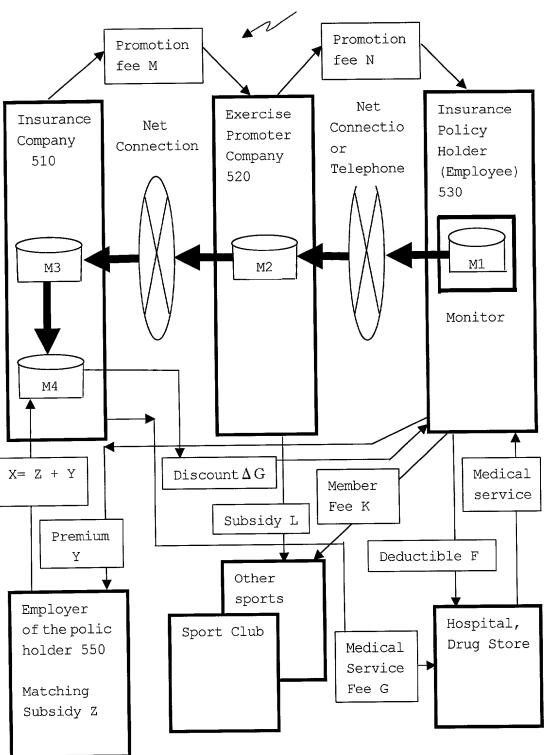


Figure 17

Prior Art

